Reply to Advisory Action of 12/23/2005

#### REMARKS

This amendment is submitted along with a request for a two month extension and appropriate fee in reply to the final Office Action dated September 7, 2005 and the Advisory Action dated December 23, 2005. Claims 1-6 and 8-29 currently stand rejected and are the only claims pending in the present application. Independent claims 1, 23 and 27 have been amended to more particularly distinguish the claimed invention from the cited references. Newly added claims 30-35 have been added to further define patentable aspects of the invention. No new matter has been added by the amendment.

In light of the amendment and the remarks presented below, Applicants respectfully request reconsideration and allowance of all now-pending claims of the present application.

## Claim Rejections - 35 USC §102

Claims 1-6, 8-16 and 20-29 currently stand rejected under 35 U.S.C. §102(e) as being anticipated by Chaganti et al. (U.S. Patent Application Publication No. 2005/0065950, hereinafter "Chaganti"). Applicant respectfully traverses.

Independent claim 1 recites, inter alia, automatically inserting transaction information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user equipment. In other words, an information entity has transaction information automatically inserted and is then sent from a user equipment. For example, a user operating a mobile terminal may have information regarding a purchase automatically inserted into a form required to affect the purchase and then send the form from the mobile terminal in order to execute the purchase. Accordingly, the information entity that is sent from the user equipment according to the claimed invention includes transaction information that was automatically inserted.

#### I. The assertions of the final Office Action failed to meet the claims

Chaganti is directed to a system for securely storing and distributing a user's personal information. The final Office Action alleged that paragraphs [0055] and [0066] of Chaganti disclose the feature of "in response to a predetermined event, automatically inserting of

Appl. No.: 10/083,169 Amdt. dated 02/07/2006 Reply to Advisory Action of 12/23/2005

transaction information in at least one data field of an information entity." Specifically, the final Office Action asserted that in a case where the user and requester are the same, authorization is not required. Accordingly, the final Office Action suggested that the user can specify that his information can be obtained from the PIRSP's web site. However, even assuming for the sake of argument that the PIRSP's web site automatically fills out a data field of an information entity, the information entity would be transmitted by the PIRSP's web site and not by the user equipment as claimed in the claimed invention. Thus, the cited paragraphs fail to meet the claimed invention.

The final Office Action stated that the step of transmitting the information entity from the user equipment is taught or suggested at paragraphs [0009], [0040]-[0043], [0051] and [0055]. This analysis is respectfully traversed. Chaganti discloses that the user's personal information is stored at a database (108) coupled to a server computer (100). Furthermore, such information is transmitted from the server computer (100) and not from the user computer (104). Thus, Chaganti fails to teach or suggest that the user computer (104) sends an information entity which has transaction information automatically inserted as claimed in independent claim 1. In fact, to the contrary, Chaganti discloses that the user computer (104) provides only the functions of (a) manually entering the personal information and transmitting manually entered information to the server computer (paragraphs [0043] to [0047]) and (b) providing the user's identifier and specific authorization to a requester of the personal information to allow the requester to access the information at the server computer (100).

Paragraph [0009] of Chaganti discloses "securely transmitting the information object to the requester". However, Chaganti clearly discloses in paragraph [0009] that the server computer (100) transmits the information, not the user computer (104). Thus, even assuming for the sake of argument that the information includes automatically inserted transaction information (an assumption with which Applicants expressly disagree), the cited paragraph still fails to teach or suggest that such information is sent from the user equipment as claimed in independent claim 1.

Paragraphs [0040]-[0043] and paragraph [0047] disclose manual entry of the user's personal information into a web page (300) via the CGI programs (107) that are executed on the

Reply to Advisory Action of 12/23/2005

server computer (100). Thus, Chaganti discloses only that any information sent by the user computer (104) has been manually inserted, contrary to the claimed invention in which an information entity having automatically inserted transaction data is sent from the user equipment.

Paragraphs [0051] and [0055] disclose transmission from the user computer (104) of authorizing information to the requester, which allows the requester to access the personal information from the server computer (100). There is no teaching or suggestion in either paragraph [0051] or paragraph [0055] of <u>automatically inserting transaction information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user equipment as claimed in the claimed invention.</u>

#### II. The assertions of the Advisory Action still fail to meet the claims

Finally, in the Advisory Action Chaganti is again cited as teaching the feature "in response to a predetermined event, automatically inserting of transaction information in at least one data field of an information entity". Applicants again respectfully traverse. The Advisory Action asserts that Chaganti discloses that "the requester 105 preferably establishes a secure connection with the server computer 100 and presents the user's identifier and authorization to the server computer 100". Applicants respectfully note that the assertion above is completely devoid of any teaching or suggestion of automatically inserting transaction information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user equipment as claimed in independent claim 1. The Advisory Action then further quotes various portions of Chaganti as explaining a preferable embodiment of carrying out the secure connection and presentment of user identity and authorization above. However, the steps of the embodiment described by the Advisory Action are equally devoid of any teaching or suggestion of automatically inserting transaction information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user equipment. Specifically, the first portion recited involves a step of establishing a secure connection between the requester computer 106 and the server computer 100. This portion clearly lacks any teaching or suggestion of automatically inserting any transaction information anywhere. The second recited

Reply to Advisory Action of 12/23/2005

portion describes a case where the user 103 and the requester 105 are the same person and the user wishes to store for himself, personal information such as that which may be contained in a wallet. However, this portion also fails to teach or suggest automatically inserting any transaction information anywhere. The Advisory Action then states that the "requester 105 transmits at least one packet of data to the server computer 100, said packet of data comprising its identification, its electronic address (either dotted decimal form or other forms), any processor identifier of the requester computer 106. The server computer 100 receives these data and records them in the database 108 along with the time and date when the request is made (para. #0054-55, 0009, 0040-0043, 0051 figs. 2a, 3)." However, the paragraphs cited each fail to meet the claimed invention as described above. Furthermore, the only portion of the language cited above which appears to contain any reference to what might arguably be considered "automatic insertion" of transaction information appears to be that the server computer records data received in a database along with a time and date received. However, even this portion fails to teach or suggest transmission of an information entity having automatically inserted transaction information from user equipment as claimed in the claimed invention. Rather, if any transaction information of Chaganti is automatically inserted anywhere, it can only be fairly stated that such insertion occurs at the server computer 100 and not at the user computer or any device analogous to the user equipment of the claimed invention. Moreover, no device analogous to user equipment ever transmits an information entity having automatically inserted transaction information therein. Accordingly, although there is no disclosure of automatic insertion of transaction information in the cited paragraphs, or any part of Chaganti, even assuming for the sake of argument that any information of Chaganti includes automatically inserted transaction information (an assumption with which Applicants expressly disagree), the cited paragraphs, in particular, and all of Chaganti, in general, still fails to teach or suggest automatically inserting transaction information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user equipment as claimed in independent claim 1. Accordingly, Chaganti fails to either anticipate or render independent claim 1 obvious.

Reply to Advisory Action of 12/23/2005

It is submitted that independent claims 23 and 27 each contain recitations substantially similar those of independent claim 1 with respect to <u>transmitting the information entity with the automatically inserted transaction information from the user equipment</u>. Thus, independent claims 23 and 27 are patentable for at least the same reasons as given above for independent claim 1.

Claims 2-6, 8-16, 20-22, 24-26, 28 and 29 depend either directly or indirectly from corresponding ones of independent claims 1, 23 and 27, and thus include all the recitations of their corresponding independent claims. Therefore, dependent claims 2-6, 8-16, 20-22, 24-26, 28 and 29 are patentable for at least the same reasons as given above for independent claims 1, 23 and 27.

Accordingly, for all the reasons stated above, Applicant respectfully submits that the rejections of claims 1-6, 8-16 and 20-29 are overcome.

## Claim Rejections - 35 USC §103

Claims 17-19 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Chaganti and further in view of Weller et al. (U.S. Patent Application Publication No. 2003/0212642, hereinafter "Weller").

As stated above, Chaganti fails to teach or suggest <u>automatically inserting transaction</u> information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user equipment as claimed in independent claim 1. Weller is directed to an online payment authentication service. Weller also fails to teach or suggest <u>automatically inserting transaction information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user equipment and is not cited as such.</u>

Since neither Chaganti nor Weller alone teach or suggest that when the device is in the closed configuration the processor provides the received text to the user <u>automatically inserting</u> transaction information into a data field of an information entity and transmitting the information entity with the automatically inserted transaction information from the user <u>equipment</u> as claimed in independent claim 1, any combination of the cited references likewise fails to render

ALSTON BIRD LLE

Appl. No.: 10/083,169 Amdt. dated 02/07/2006

Reply to Advisory Action of 12/23/2005

independent claim 1 obvious for at least the same reasons described above. Claims 17-19 depend either directly or indirectly from independent claim 1, and thus include all the recitations of independent claim 1. Therefore, dependent claims 17-19 are patentable for at least those reasons given above for independent claim 1.

Accordingly, Applicants respectfully submit that the rejections of claims 17-19 are overcome.

# Newly Added Claims

Applicants have added new claims 30-35 to more particularly define aspects of the present application. The new claims include no new matter and are fully supported by the specification and the drawings of the present application.

Accordingly, it is believed that the new claims are in condition for allowance.

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Appl. No.: 10/083,169 Amdt. dated 02/07/2006

Reply to Advisory Action of 12/23/2005

# CONCLUSION

In view of the amendment and the remarks submitted above, it is respectfully submitted that the present claims are in condition for immediate allowance. It is therefore respectfully requested that a Notice of Allowance be issued. The Examiner is encouraged to contact Applicants' undersigned attorney to resolve any remaining issues in order to expedite examination of the present invention.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 16-0605.

Respectfully submitted,

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I hereby certify that this paper is being facsimile transmitted to the US Patent and Trademark Office at Fax No. (571) 273-8300 on the date shown below.

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